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UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 13-22607-ABA
Chapter: 7
Judge: Andrew B. Altenburg Jr.
Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James A Buck
317 Holly Ave
Woodbury Heights, NJ 08097

Social Security No.:
xxx-xx-4662

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after August 26, 2016 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 27, 2016
JJW: kaj

James J. Waldron
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 James A Buck
 Debtor

Case No. 13-22607-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 4

Date Rcvd: Jul 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2016.

db +James A Buck, 317 Holly Ave, Woodbury Heights, NJ 08097-1116

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty +E-mail/Text: jdmarchand@comcast.net Jul 27 2016 23:24:59 Joseph Marchand, Esq., 117-119 West Broad Street, PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 27 2016 23:24:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 27 2016 23:24:02 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2016 at the address(es) listed below:

Carrie J. Boyle on behalf of Debtor James A Buck cboyle@mpadlaw.com, cjbecf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com;kshaffer@marcuslaw.net

Charles G. Wohlrab on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF BANK OF AMERICA FUNDING CORPORATION 2009-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2009-FT1 cwohrlab@logs.com, njbankruptcynotifications@logs.com

Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corp nj_ecf_notices@buckleymadole.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com

Joseph Marchand on behalf of Trustee Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net

Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

Peter A. Ragone on behalf of Creditor Banco Popular North America pragone@rnrlawgroup.com, info@rnrlawgroup.com

Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

Thomas G. Egner on behalf of Debtor James A Buck tegner@mpadlaw.com, kgresh@mpadlaw.com;htherrien@mpadlaw.com;jhughes@mpadlaw.com

William Mackin on behalf of Creditor Carol Buck wmackin@shermansilverstein.com, ign@shermansilverstein.com

TOTAL: 12